



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [FIRST AMERICAN FINANCIAL CORPORATION](#)

**City/State** [SANTA ANA, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,527,023](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST AMERICAN FINANCIAL CORPORATION](#)  
[1 FIRST AMERICAN WAY](#)  
[SANTA ANA, CA 92707](#)

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BHC Name

City/State

1250101

12

9

RSSD Number

FR Dist.

Peer #

## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	16,546,347	13,777,323	15,362,066	12,260,579	11,367,680
Net income (\$000) .....	97,938	233,616	1,241,071	696,429	707,410
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	0.73			0.76			0.74			1.06			1.82		
+ Non-interest income .....	49.58			56.92			58.83			55.38			51.70		
– Overhead expense .....	45.58			49.48			48.87			49.40			46.20		
– Provision for credit losses .....	0			0			0			0			0		
+ Securities gains (losses) .....	-1.59			0.69			-0.01			0.49			0.64		
+ Other tax equivalent adjustments .....	0			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	3.14			8.88			10.68			7.53			7.96		
Net operating income .....	2.37			6.78			8.08			5.68			6.22		
Net income .....	2.37			6.78			8.08			5.68			6.22		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1.86			2.45			2.15			2.93			4.03		
Interest expense .....	0.73			0.95			0.84			0.90			0.76		
Net interest income (tax equivalent) .....	1.12			1.50			1.31			2.03			3.27		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0			0			0			0			0		
Earnings coverage of net loan and lease losses (X) .....															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0			0			0			0			0		
Allowance for loan and lease losses / Total loans and leases .....	0			0			0			0			0		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	4.96			4.28			4.98			4.32			10.30		
30–89 days past due loans and leases / Total loans and leases .....	0			0			0			0			0		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	7.05			7.88			4.38			-2.91			-25.92		
Net short-term noncore funding dependence .....	-18.47			-14.46			-19.99			-26.42			-45.41		
Net loans and leases / Total assets .....	4.07			5.44			4.07			6.08			2.66		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	0			0			0			0			0		
Holding company equity capital / Total assets .....	32.45			34.34			35.05			38.37			38.38		
Total equity capital (including minority interest) / Total assets .....	32.55			34.41			35.15			38.46			38.41		
Common equity tier 1 capital / Total risk-weighted assets .....															
Net loans and leases / Equity capital (X) .....	0.13			0.16			0.12			0.16			0.07		
Cash dividends / Net income .....	56.86			21.82			17.16			28.53			26.64		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	14.52			23.61			28.57			11.08			8.36		
Equity capital .....	8.24			13.67			17.45			11.07			18.14		
Net loans and leases .....	-14.40			57.39			-13.95			153.97			242.20		
Noncore funding .....	22.59			44.20			47.56			48.95			23.60		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0			0			0			0		
Long-term debt / Equity capital .....	30.51			20.04			28.37			20.21			16.01		
Equity investment in subsidiaries / Equity capital .....	121.88			122.87			119			121.10			117.97		
Cash from ops + noncash items + op expense / Op expense + dividends .....	233.05			250.60			240.64			247.92			165.08		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	6,327	9,039	32,567	23,753	8,813	-30.00	5651.82
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	6,327	9,039	32,567	23,753	8,813	-30.00	5651.82
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	6,327	9,039	32,567	23,753	8,813	-30.00	5651.82
Investment interest income (tax equivalent).....	39,702	28,970	132,994	125,876	163,339	37.05	71.57
Interest on balances due from depository institutions.....	2,253	2,620	9,778	26,653	69,883	-14.01	325.90
Interest income on other earning assets.....	1,678	1,930	11,037	10,826	12,492	-13.06	-37.04
Total interest income (tax equivalent).....	49,960	42,559	186,376	187,108	254,527	17.39	88.93
Interest on time deposits of \$250K or more.....	3	4	14	16	9	-25.00	200.00
Interest on time deposits < \$250K.....	1	1	4	5	2	0.00	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	808	550	2,967	4,050	8,306	46.91	-10.62
Interest on other borrowings and trading liabilities.....	18,889	15,952	69,437	53,396	39,484	18.41	141.86
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	19,701	16,507	72,422	57,467	47,801	19.35	126.06
Net interest income (tax equivalent).....	30,259	26,052	113,954	129,641	206,726	16.15	70.68
Non-interest income.....	2,050,741	1,960,504	9,037,161	6,789,998	5,877,501	4.60	58.78
Adjusted operating income (tax equivalent).....	2,081,000	1,986,556	9,151,115	6,919,639	6,084,227	4.75	58.95
Overhead expense.....	1,885,286	1,704,249	7,507,993	6,056,753	5,252,221	10.62	53.91
Provision for credit losses.....	0	0	0	0	0		
Securities gains (losses).....	-65,881	23,715	-1,808	60,384	73,012		
Other tax equivalent adjustments.....	-34	0	0	0	0		
Pretax net operating income (tax equivalent).....	129,799	306,022	1,641,314	923,270	905,018	-57.59	54.74
Applicable income taxes.....	31,679	71,564	392,245	222,774	195,170	-55.73	22.73
Tax equivalent adjustments.....	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	31,679	71,564	392,245	222,774	195,170	-55.73	22.73
Minority interest.....	182	842	7,998	4,067	2,438	-78.38	
Net income before discontinued operations, net of minority interest.....	97,938	233,616	1,241,071	696,429	707,410	-58.08	68.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	97,938	233,616	1,241,071	696,429	707,410	-58.08	68.04
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	98,120	234,458	1,249,069	700,496	709,848	-58.15	68.97
Investment securities income (tax equivalent).....	39,702	28,970	132,994	125,876	163,339	37.05	71.57
US Treasury and agency securities (excluding mortgage-backed securities) ..	1,162	2,173	8,141	9,830	14,265	-46.53	-24.40
Mortgage-backed securities.....	19,312	10,831	55,918	55,851	86,381	78.30	185.22
All other securities.....	19,228	15,966	68,935	60,195	62,693	20.43	29.64
Cash dividends declared.....	55,685	50,985	212,991	198,663	188,440	9.22	48.51
Common.....	55,685	50,985	212,991	198,663	188,440	9.22	48.51
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.21			1.24			1.21			1.53			2.24		
Less: Interest expense .....	0.48			0.48			0.47			0.47			0.42		
Equals: Net interest income (tax equivalent) .....	0.73			0.76			0.74			1.06			1.82		
Plus: Non-interest income .....	49.58			56.92			58.83			55.38			51.70		
Equals: adjusted operating income (tax equivalent) .....	50.31			57.68			59.57			56.44			53.52		
Less: Overhead expense .....	45.58			49.48			48.87			49.40			46.20		
Less: Provision for credit losses .....	0			0			0			0			0		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	-1.59			0.69			-0.01			0.49			0.64		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	3.14			8.88			10.68			7.53			7.96		
Less: Applicable income taxes (tax equivalent) .....	0.77			2.08			2.55			1.82			1.72		
Less: Minority interest .....	0			0.02			0.05			0.03			0.02		
Equals: Net operating income .....	2.37			6.78			8.08			5.68			6.22		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	2.37			6.78			8.08			5.68			6.22		
Memo: Net income (last four quarters) .....	6.89			6.77			8.08			5.68			6.22		
Net income—BHC and noncontrolling (minority) interest .....	2.37			6.81			8.13			5.71			6.24		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	65.05			50.38			56.42			52.13			55.57		
Average interest-bearing funds / Average assets .....	23.88			24.90			25.52			26.41			31.76		
Interest income (tax equivalent) / Average earning assets .....	1.86			2.45			2.15			2.93			4.03		
Interest expense / Average earning assets .....	0.73			0.95			0.84			0.90			0.76		
Net interest income (tax equivalent) / Average earning assets .....	1.12			1.50			1.31			2.03			3.27		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.28			13.17			6			11.47			8.06		
Interest-bearing bank balances .....	3.02			2.49			2.78			3.83			10.54		
Federal funds sold and reverse repos .....															
Trading assets .....															
Total earning assets .....	1.86			2.45			2.15			2.93			4.03		
Investment securities (tax equivalent) .....	1.65			1.75			1.65			2.05			2.65		
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.88			1.90			2.03			2.67			2.63		
Mortgage-backed securities .....	1.36			1.09			1.16			1.69			2.66		
All other securities .....	2.21			2.40			2.26			2.47			2.60		
Interest-bearing deposits .....	0.06			0.05			0.06			0.12			0.31		
Time deposits of \$250K or more .....	1.04			1.24			1.16			1.35			0.79		
Time deposits < \$250K .....	0.23			0.21			0.21			0.39			0.36		
Other domestic deposits .....	0.19			0.13			0.15			0.22			0.31		
Foreign deposits .....															
Federal funds purchased and repos .....	0						0			0			0		
Other borrowed funds and trading liabilities .....	2.80			4.46			3.32			4.29			4.56		
All interest-bearing funds .....	1.99			1.92			1.85			1.77			1.32		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1250101

RSSD Number

12

FR Dist.

9

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	2,050,741	1,960,504	9,037,161	6,789,998	5,877,501
Fiduciary activities income .....	12,440	10,041	47,691	34,170	27,129
Service charges on deposit accounts - domestic .....	2,232	2,315	9,620	7,738	6,165
Trading revenue .....	0	0	0	0	0
Investment banking fees and commissions .....	0	0	0	0	0
Insurance activities revenue .....	305,502	351,578	1,402,177	1,340,588	1,113,716
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	19,583	43,898	428,725	-5,181	-4,356
Other non-interest income .....	1,710,984	1,552,672	7,148,948	5,412,683	4,734,847
Total overhead expenses .....	1,885,286	1,704,249	7,507,993	6,056,753	5,252,221
Personnel expense .....	608,065	541,265	2,380,118	1,965,993	1,830,405
Net occupancy expense .....	74,997	73,200	303,085	303,960	295,384
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	14,894	11,903	50,682	43,250	28,350
Other operating expenses .....	1,187,330	1,077,881	4,774,108	3,743,550	3,098,082
Fee income on mutual funds and annuities .....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	20,415	18,452	20,304	18,644	17,536
Average personnel expense per employee .....	29.79	29.33	117.22	105.45	104.38
Average assets per employee .....	810.50	746.66	756.60	657.62	648.25

### Analysis Ratios

Mutual fund fee income / Non-interest income .....	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income .....	90.60			85.79			82.04			87.53			86.33		

### Percent of Average Assets

Total overhead expense .....	45.58			49.48			48.87			49.40			46.20		
Personnel expense .....	14.70			15.71			15.49			16.04			16.10		
Net occupancy expense .....	1.81			2.13			1.97			2.48			2.60		
Other operating expenses .....	29.06			31.64			31.41			30.89			27.50		
Overhead less non-interest income .....	-4			-7.44			-9.95			-5.98			-5.50		

### Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	90.60			85.79			82.04			87.53			86.33		
Personnel expense .....	29.22			27.25			26.01			28.41			30.08		
Net occupancy expense .....	3.60			3.68			3.31			4.39			4.85		
Other operating expenses .....	57.77			54.86			52.72			54.73			51.39		
Total non-interest income .....	98.55			98.69			98.75			98.13			96.60		
Fiduciary activities income .....	0.60			0.51			0.52			0.49			0.45		
Service charges on domestic deposit accounts .....	0.11			0.12			0.11			0.11			0.10		
Trading revenue .....	0			0			0			0			0		
Investment banking fees and commissions .....	0			0			0			0			0		
Insurance activities revenue .....	14.68			17.70			15.32			19.37			18.30		
Venture capital revenue .....	0			0			0			0			0		
Net servicing fees .....	0			0			0			0			0		
Net securitization income .....	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets .....	0.94			2.21			4.68			-0.07			-0.07		
Other non-interest income .....	82.22			78.16			78.12			78.22			77.82		
Overhead less non-interest income .....	-7.95			-12.90			-16.71			-10.60			-10.28		
Applicable income taxes / Pretax net operating income (tax equivalent) .....	24.41			23.39			23.90			24.13			21.57		
Applicable income tax + TE / Pretax net operating income + TE .....	24.41			23.39			23.90			24.13			21.57		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	661,415	745,813	638,063	748,312	287,459	-11.32	
Commercial and industrial loans	10,683	39,355	31,607	29,912	18,970	-72.85	57.20
Loans to individuals	0	0	0	0	0		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	672,098	785,168	669,670	778,224	306,429	-14.40	9789.61
Less: Allowance for loan and lease losses	0	0	0	0	0		
Net loans and leases	672,098	785,168	669,670	778,224	306,429	-14.40	9789.61
Debt securities that reprice or mature in over 1 year	7,529,784	6,171,198	7,828,622	5,221,698	4,417,359	22.01	140.88
Mutual funds and equity securities	572,503	419,606	657,130	464,126	392,318	36.44	37.09
Subtotal	8,774,385	7,375,972	9,155,422	6,464,048	5,116,106	18.96	147.14
Interest-bearing bank balances	272,947	252,957	323,237	587,179	866,706	7.90	-48.54
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,407,412	1,040,300	1,533,242	1,133,124	1,496,277	35.29	-3.48
Trading assets	0	0	0	0	0		
Total earning assets	10,454,744	8,669,229	11,011,901	8,184,351	7,479,089	20.60	88.75
Non-interest-bearing cash and due from depository institutions	1,487,782	1,818,426	963,173	734,143	663,675	-18.18	175.99
Premises, fixed assets, and leases	1,111,727	1,035,780	1,092,975	1,029,917	1,021,688	7.33	41.76
Other real estate owned	35,095	35,114	35,101	35,120	35,200	-0.05	-2.61
Investment in unconsolidated subsidiaries	521,137	351,192	518,967	285,885	185,877	48.39	344.19
Intangible and other assets	2,916,538	2,522,162	2,829,143	2,526,572	2,133,638	15.64	56.89
Total assets	16,527,023	14,431,903	16,451,260	12,795,988	11,519,167	14.52	86.23
Quarterly average assets	16,546,347	13,777,323	16,942,552	13,028,284	11,571,744	20.10	86.03
Average loans and leases (YTD)	1,108,052	274,464	542,784	207,173	109,382	303.71	5350.06
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	672,098	785,168	669,670	778,224	306,429	-14.40	9789.61
Real estate loans secured by 1-4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	9,509,699	7,631,104	10,018,994	6,818,948	6,305,954	24.62	90.13
U.S. Treasury securities	88,028	156,118	122,920	80,846	143,941	-43.61	-46.52
US agency securities (excluding mortgage-backed securities)	147,001	303,504	177,302	263,922	321,919	-51.57	-27.36
Municipal securities	1,520,504	1,453,618	1,648,511	1,248,808	1,090,840	4.60	50.53
Mortgage-backed securities	5,380,582	4,015,848	5,606,939	3,474,618	3,278,257	33.98	152.81
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,801,081	1,282,410	1,806,192	1,286,628	1,078,679	40.45	66.96
Mutual funds and equity securities	572,503	419,606	657,130	464,126	392,318	36.44	37.09
Available-for-sale securities	8,937,196	7,211,498	9,361,864	6,354,822	6,305,954	23.93	78.68
U.S. Treasury securities	88,028	156,118	122,920	80,846	143,941	-43.61	-46.52
US agency securities (excluding mortgage-backed securities)	147,001	303,504	177,302	263,922	321,919	-51.57	-27.36
Municipal securities	1,520,504	1,453,618	1,648,511	1,248,808	1,090,840	4.60	50.53
Mortgage-backed securities	5,380,582	4,015,848	5,606,939	3,474,618	3,278,257	33.98	152.81
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,801,081	1,282,410	1,806,192	1,286,628	1,078,679	40.45	66.96
Mutual funds and equity securities	0	0	0	0	392,318		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-451,474	129,014	44,865	233,812	159,316		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	107,185	109,473	108,914	110,163	104,516	-2.09	-12.12

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,940,005	2,562,677	3,557,871	1,838,744	1,131,924	53.75	779.06
NOW, ATS and transaction accounts .....	1,830,095	2,014,646	1,507,800	1,435,004	2,203,759	-9.16	-24.78
Time deposits less brokered deposits < \$250K .....	1,770	2,064	1,769	1,762	628	-14.24	184.57
MMDA and other savings accounts .....	0	0	0	0	0		
Other non-interest-bearing deposits .....	68,130	94,885	84,509	93,637	33,793	-28.20	214.21
Core deposits .....	5,840,000	4,674,272	5,151,949	3,369,147	3,370,104	24.94	101.15
Time deposits of \$250K or more .....	1,154	1,141	1,152	1,439	1,120	1.14	2.12
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	53,346	221,470	18,922	3,478	23,039	-75.91	-6.22
Other borrowings w/remaining maturity over 1 year .....	2,246,878	1,654,684	2,239,213	1,526,195	1,003,779	35.79	207.04
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	2,301,378	1,877,295	2,259,287	1,531,112	1,027,938	22.59	191.38
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	3,006,479	2,914,661	3,257,209	2,974,081	2,696,123	3.15	42.92
Total liabilities .....	11,147,857	9,466,228	10,668,445	7,874,340	7,094,165	17.76	92.31
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1	1	1	1	1	0.00	0.00
Common surplus .....	2,102,916	2,173,859	2,179,177	2,214,935	2,300,926	-3.26	-4.57
Retained earnings .....	3,721,177	2,837,241	3,679,928	2,655,495	2,161,049	31.15	248.84
Accumulated other comprehensive income .....	-460,605	-55,828	-92,450	39,541	-41,492		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	5,363,489	4,955,273	5,766,656	4,909,972	4,420,484	8.24	74.57
Noncontrolling (minority) interest in subsidiaries .....	15,677	10,402	16,159	11,676	4,518	50.71	206.01
Total equity capital, including minority interest .....	5,379,166	4,965,675	5,782,815	4,921,648	4,425,002	8.33	74.79
Total liabilities and capital .....	16,527,023	14,431,903	16,451,260	12,795,988	11,519,167	14.52	86.23
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,008,135	2,657,562	3,642,380	1,932,381	1,165,717	50.82	753.00
Interest-bearing deposits .....	1,833,019	2,017,851	1,510,721	1,438,205	2,205,507	-9.16	-24.71
Total deposits .....	5,841,154	4,675,413	5,153,101	3,370,586	3,371,224	24.93	101.11
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	5,766,656	4,909,972	4,909,972	4,420,484	3,741,881		
Accounting restatements .....	0	0	0	0	0		
Net income .....	97,938	233,616	1,241,071	696,429	707,410		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-107,992	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	55,685	50,985	212,991	198,663	188,440		
Change in other comprehensive income .....	-368,155	-95,369	-131,991	81,033	119,083		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	30,727	-41,961	-39,405	-89,311	40,550		
Holding company equity capital, ending balance .....	5,363,489	4,955,273	5,766,656	4,909,972	4,420,484		



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## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	4			5.17			3.88			5.85			2.50		
Commercial and industrial loans	0.06			0.27			0.19			0.23			0.16		
Loans to individuals	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
Net loans and leases	4.07			5.44			4.07			6.08			2.66		
Debt securities over 1 year	45.56			42.76			47.59			40.81			38.35		
Mutual funds and equity securities	3.46			2.91			3.99			3.63			3.41		
Subtotal	53.09			51.11			55.65			50.52			44.41		
Interest-bearing bank balances	1.65			1.75			1.96			4.59			7.52		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	8.52			7.21			9.32			8.86			12.99		
Trading assets	0			0			0			0			0		
Total earning assets	63.26			60.07			66.94			63.96			64.93		
Non-interest cash and due from depository institutions	9			12.60			5.85			5.74			5.76		
Other real estate owned	0.21			0.24			0.21			0.27			0.31		
All other assets	27.74			27.33			27.21			30.30			29.31		
<b>Memoranda</b>															
Short-term investments	10.17			8.96			11.28			13.44			20.51		
U.S. Treasury securities	0.53			1.08			0.75			0.63			1.25		
US agency securities (excluding mortgage-backed securities)	0.89			2.10			1.08			2.06			2.79		
Municipal securities	9.20			10.07			10.02			9.76			9.47		
Mortgage-backed securities	32.56			27.83			34.08			27.15			28.46		
Asset-backed securities	0			0			0			0			0		
Other debt securities	10.90			8.89			10.98			10.05			9.36		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	4.07			5.44			4.07			6.08			2.66		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		



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## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	98.41			94.99			95.28			96.16			93.81		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	1.59			5.01			4.72			3.84			6.19		
Loans to individuals	0			0			0			0			0		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0			0			0			0			0		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans															
Real estate loans secured by 1-4 family															
Revolving															
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Loans to depository institutions and acceptances of other banks															
Commercial and industrial loans															
Loans to individuals															
Credit card loans															
Agricultural loans															
Other loans and leases															
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0			0			0			0			0		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)															

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## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	10.17			8.96			11.28			13.44			20.51		
Liquid assets	44.60			45.27			43.67			40.07			45.67		
Investment securities	57.54			52.88			60.90			53.29			54.74		
Net loans and leases	4.07			5.44			4.07			6.08			2.66		
Net loans, leases and standby letters of credit	4.07			5.44			4.07			6.08			2.66		
Core deposits	35.34			32.39			31.32			26.33			29.26		
Noncore funding	13.92			13.01			13.73			11.97			8.92		
Time deposits of \$250K or more	0.01			0.01			0.01			0.01			0.01		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.32			1.53			0.12			0.03			0.20		
Earning assets that reprice within 1 year	59.88			52.45			60.09			51.72			53.53		
Interest-bearing liabilities that reprice within 1 year	0			0			0			0			0		
Long-term debt that reprices within 1 year	0			0			0			0			0		
Net assets that reprice within 1 year	59.88			52.45			60.08			51.72			53.52		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	7.05			7.88			4.38			-2.91			-25.92		
Net short-term noncore funding dependence	-18.47			-14.46			-19.99			-26.42			-45.41		
Short-term investment / Short-term noncore funding	3,149.93			583.94			9,811.22			49,462.42			9,870.03		
Liquid assets - short-term noncore funding / Nonliquid assets	79.92			79.92			77.33			66.80			83.69		
Net loans and leases / Total deposits	11.51			16.79			13			23.09			9.09		
Net loans and leases / Core deposits	11.51			16.80			13			23.10			9.09		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital															
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	93.98			94.50			93.44			93.19			100		
U.S. Treasury securities	0.93			2.05			1.23			1.19			2.28		
US agency securities (excluding mortgage-backed securities)	1.55			3.98			1.77			3.87			5.11		
Municipal securities	15.99			19.05			16.45			18.31			17.30		
Mortgage-backed securities	56.58			52.62			55.96			50.96			51.99		
Asset-backed securities	0			0			0			0			0		
Other debt securities	18.94			16.81			18.03			18.87			17.11		
Mutual funds and equity securities	6.02			5.50			6.56			6.81			6.22		
Debt securities 1 year or less	14.80			13.63			15.30			16.62			23.73		
Debt securities 1 to 5 years	12.51			11.96			10.95			12.53			13.46		
Debt securities over 5 years	66.67			68.91			67.19			64.04			56.59		
Pledged securities	1.13			1.43			1.09			1.62			1.66		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	29.93			-20.31			7.92			-27.20			-3.27		
Investment securities	24.62			22.75			46.93			8.14			3.93		
Core deposits	24.94			34.95			52.92			-0.03			-11.63		
Noncore funding	22.59			44.20			47.56			48.95			23.60		

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			0	0	0
Commit: Secured commercial real estate loans .....	0	0	0	0	0
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....			0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade ...	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	662,124	0	8,010,916	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	0	0	0	0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	1,500,000	0	17,500,000	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec) .....							0			0			0		
Standby letters of credit .....	0			0			0			0			0		
Commercial and similar letters of credit .....	0			0			0			0			0		
Securities lent .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor) .....	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary) .....	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ...	0			0			0			0			0		
Derivative contracts .....	13.08			0			155.07			0			0		
Interest rate contracts .....	4.01			0			48.69			0			0		
Interest rate futures and forward contracts .....	4.01			0			48.69			0			0		
Written options contracts (interest rate) .....	0			0			0			0			0		
Purchased options contracts (interest rate) .....	0			0			0			0			0		
Interest rate swaps .....	0			0			0			0			0		
Foreign exchange contracts .....	0			0			0			0			0		
Futures and forward foreign exchange contracts .....	0			0			0			0			0		
Written options contracts (foreign exchange) .....	0			0			0			0			0		
Purchased options contracts (foreign exchange) .....	0			0			0			0			0		
Foreign exchange rate swaps .....	0			0			0			0			0		
Equity, commodity, and other derivative contracts .....	9.08			0			106.37			0			0		
Commodity and other futures and forward contracts .....	9.08			0			106.37			0			0		
Written options contracts (commodity and other) .....	0			0			0			0			0		
Purchased options contracts (commodity and other) .....	0			0			0			0			0		
Commodity and other swaps .....	0			0			0			0			0		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							0			0			0		

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## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,162,124	0	25,510,916	0	0
Interest rate contracts .....	662,124	0	8,010,916	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	1,500,000	0	17,500,000	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	2,162,124	0	25,510,916	0	0
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	0	0	0	0	0
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	2,162,124	0	25,510,916	0	0
Interest rate contracts .....	662,124	0	8,010,916	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	1,500,000	0	17,500,000	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	0	0	0	0	0
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	0	0	-26,416	0	0
Gross positive fair value .....	40,456	0	254,938	0	0
Held for trading .....	0	0	0	0	0
Non-traded .....	40,456	0	254,938	0	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

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## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	30.62						31.40								
Foreign exchange contracts .....	0						0								
Equity, commodity, and other contracts .....	69.38						68.60								
Futures and forwards .....	100						100								
Written options .....	0						0								
Exchange-traded .....	0						0								
Over-the-counter .....	0						0								
Purchased options .....	0						0								
Exchange-traded .....	0						0								
Over-the-counter .....	0						0								
Swaps .....	0						0								
Held for trading .....	0						0								
Interest rate contracts .....	0						0								
Foreign exchange contracts .....	0						0								
Equity, commodity, and other contracts .....	0						0								
Non-traded .....	100						100								
Interest rate contracts .....	30.62						31.40								
Foreign exchange contracts .....	0						0								
Equity, commodity, and other contracts .....	69.38						68.60								
Derivative contracts (excluding futures and forex 14 days or less) .....	0						0								
One year or less .....	0						0								
Over 1 year to 5 years .....	0						0								
Over 5 years .....	0						0								
Gross negative fair value (absolute value) .....	0						0.10								
Gross positive fair value .....	1.87						1								
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....															
Gross positive fair value (X) .....															
Held for trading (X) .....															
Non-traded (X) .....															
Current credit exposure (X) .....															
Credit losses on derivative contracts .....															
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....															
90+ days past due .....															
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....															

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	0	0	0	0	0
Gross losses .....	0	0	0	0	0
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	0	0	0	0	0
Net losses .....	0	0	0	0	0
Provision for loan and lease losses .....	0	0	0	0	0
Adjustments .....	0	0	0	0	0
Ending balance .....	0	0	0	0	0
Memo: Allocated transfer risk reserve (ATTR) .....					

  

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0		0			0			0			0		
Provision for loan and lease losses / Average loans and leases .....	0		0			0			0			0		
Provision for loan and lease losses / Net loan and lease losses .....														
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0		0			0			0			0		
Allowance for loan and lease losses / Total loans and leases .....	0		0			0			0			0		
Allowance for loan and lease losses / Net loans and leases losses (X) .....														
Allowance for loan and lease losses / Nonaccrual assets .....														
ALLL / 90+ days past due + nonaccrual loans and leases .....												0		
Gross loan and lease losses / Average loans and leases .....	0		0			0			0			0		
Recoveries / Average loans and leases .....	0		0			0			0			0		
Net losses / Average loans and leases .....	0		0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0		0			0			0			0		
Recoveries / Prior year-end losses .....														
Earnings coverage of net loan and lease losses (X) .....														
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0		0			0			0			0		
Real estate loans secured by 1-4 family .....														
Revolving .....														
Closed-end .....														
Commercial real estate loans .....														
Construction and land development .....														
1-4 family .....														
Other .....														
Multifamily .....														
Nonfarm nonresidential .....														
Owner-occupied .....														
Other .....														
Real estate loans secured by farmland .....														
Commercial and industrial loans .....	0		0			0			0			0		
Loans to individuals .....														
Credit card loans .....														
Agricultural loans .....														
Loans to foreign governments and institutions .....														
Other loans and leases .....														

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**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	0	0	0	0	4
90+ days past due loans and leases .....	0	0	0	0	300
Nonaccrual loans and leases .....	0	0	0	0	0
Total past due and nonaccrual loans and leases .....	0	0	0	0	304
Restructured 30–89 days past due .....	0	0	0	0	0
Restructured 90+ days past due .....	0	0	0	0	0
Restructured nonaccrual .....	0	0	0	0	0
Total restructured loans and leases .....	0	0	0	0	0
30–89 days past due loans held for sale .....	0	0	0	0	0
90+ days past due loans held for sale .....	0	0	0	0	0
Nonaccrual loans held for sale .....	0	0	0	0	0
Total past due and nonaccrual loans held for sale .....	0	0	0	0	0
Restructured loans and leases in compliance .....	0	0	0	0	0
Other real estate owned .....	35,095	35,114	35,101	35,120	35,200
<b>Other Assets</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0
Nonaccrual .....	0	0	0	0	0
Total other assets past due and nonaccrual .....	0	0	0	0	0

**Percent of Loans and Leases**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases .....	0			0			0			0			0		
90+ days past due loans and leases .....	0			0			0			0			0.10		
Nonaccrual loans and leases .....	0			0			0			0			0		
90+ days past due and nonaccrual loans and leases .....	0			0			0			0			0.10		

30–89 days past due restructured .....	0			0			0			0			0		
90+ days past due restructured .....	0			0			0			0			0		
Nonaccrual restructured .....	0			0			0			0			0		
30–89 days past due loans held for sale .....	0			0			0			0			0		
90+ days past due loans held for sale .....	0			0			0			0			0		
Nonaccrual loans held for sale .....	0			0			0			0			0		

**Percent of Loans and Leases and Other Assets****30+ Days Past Due and Nonaccrual**

30–89 days past due assets .....	0			0			0			0			0		
90+ days past due assets .....	0			0			0			0			0.10		
Nonaccrual assets .....	0			0			0			0			0		
30+ days past due and nonaccrual assets .....	0			0			0			0			0.10		

**Percent of Total Assets**

90+ days past due and nonaccrual assets .....	0			0			0			0			0		
90+ days past due and nonaccrual assets + other real estate owned .....	0.21			0.24			0.21			0.27			0.31		

**Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:**

Total assets .....	0.21			0.24			0.21			0.27			0.31		
Allowance for loan and lease losses .....															
Equity capital + allowance for loan and lease losses .....	0.65			0.71			0.61			0.72			0.80		
Tier 1 capital + allowance for loan and lease losses .....															
Loans and leases + other real estate owned .....	4.96			4.28			4.98			4.32			10.30		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Commercial and industrial	30–89 days past due .....	0			0			0			0			0.02		
	90+ days past due .....	0			0			0			0			1.58		
	Nonaccrual .....	0			0			0			0			0		
Individuals	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Depository institution loans	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Revolving	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Closed-end	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Junior lien	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Commercial real estate	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Construction and development	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Multifamily	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Nonfarm non-residential	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Owner Occupied	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....					
Retained earnings .....	0	0	0	0	0
Accumulated other comprehensive income (AOCI) .....					
Common equity tier 1 minority interest .....					
Common equity tier 1 capital before adjustments/deductions .....					
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	0	0	0	0	0
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Tier 1 minority interest not included in common equity tier 1 capital .....					
Additional tier 1 capital before deductions .....					
Less: Additional tier 1 capital deductions .....					
Additional tier 1 capital .....					
<b>Tier 1 Capital</b>					
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Total capital minority interest not included in tier 1 capital .....					
Allowance for loan and lease losses in tier 2 capital .....					
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....					
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....					
Tier 2 capital .....					
Exited advanced approach tier 2 capital .....					
Total capital .....					
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	0	0	0	0	0
Less: Deductions from common equity tier 1 capital .....					
Less: Other deductions .....					
Total assets for leverage ratio .....					
Total risk-weighted assets .....					
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	0			0			0			0			0		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	0			0			0			0			0		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	0			0			0			0			0		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	0			0			0			0			0		
Supplementary leverage ratio, advanced approaches HCs .....															

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	0	0	0	0	0			
Total property and casualty assets	0	0	0	0	0			
Reinsurance recoverables (P/C)								
Total life and health assets	0	0	0	0	0			
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
Total insurance underwriting equity	0	0	0	0	0			
Total property and casualty equity	0	0	0	0	0			
Total life and health equity	0	0	0	0	0			
Total insurance underwriting net income	-4,289	-6,598	-28,161	-24,946	-23,399			
Total property and casualty	-4,289	-6,598	-28,161	-24,946	-23,399			
Total life and health	0	0	0	0	0			
Claims and claims adjusted expense reserves (P/C)	0	0	0	2,417	5,991			
Unearned premiums (P/C)	0	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0	0			
Insurance activities revenue	305,502	351,578	1,402,177	1,340,588	1,113,716	-13.11	31.32	
Other insurance activities income	309,791	358,176	1,430,338	1,365,232	1,137,115	-13.51	30.16	
Insurance and reinsurance underwriting income	-4,289	-6,598	-28,161	-24,644	-23,399			
Premiums	0	0	0	0	0			
Credit related insurance underwriting	0	0	0	0	0			
Other insurance underwriting	0	0	0	0	0			
Insurance benefits, losses, expenses	204	252	-443	659	723	-19.05		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0			
Life insurance assets	130,709	126,920	139,476	123,034	110,457	2.99	47.64	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	14.68			17.70			15.32			19.37			18.30		
Premium income / Insurance activities revenue .....	0			0			0			0			0		
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	-4.38			-2.82			-2.27			-3.58			-3.31		
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		

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## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans .....	0	0	0	0	0
Other foreign loans .....	0	0	0	0	0
Lease financing receivables .....	0	0	0	0	0
Debt securities .....	717,727	622,076	724,626	605,930	527,990
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	717,727	622,076	724,626	605,930	527,990
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits .....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....															
Cost: Interest-bearing deposits .....															
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....															
Commercial and industrial loans .....															
Foreign governments and institutions .....															
<b>Growth Rates</b>															
Net loans and leases .....															
Total selected assets .....	15.38			29.30			19.59			14.76			40.91		
Deposits .....															

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## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Peer #

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....					
Total retained credit exposure and asset sale credit exposure .....					

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets .....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total net losses on securitized assets .....	0	0	0	0	0		



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**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	12,000	9,000	32,501	35,133	40,486	33.33	96.66
Dividends	12,000	9,000	32,500	34,900	36,500	33.33	97.37
Interest	0	0	1	233	3,986		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	126	10,602	796,185	570,280	348,933	-98.81	
Dividends	0	10,000	589,138	569,000	348,299	-100.00	
Interest	126	602	1,190	1,280	634	-79.07	
Management and service fees	0	0	0	0	0		
Other income	0	0	205,857	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	12,126	19,602	828,686	605,413	389,419	-38.14	98.72
Securities gains (losses)	-44,030	0	-85,168	0	0		
Other operating income	-8,136	4,405	18,280	19,019	17,040		
Total operating income	-40,040	24,007	761,798	624,432	406,459		
Operating Expenses							
Personnel expenses	-2,928	7,120	24,986	20,103	24,244		
Interest expense	15,199	11,096	51,222	39,824	32,287	36.98	99.67
Other expenses	2,785	2,026	15,522	12,970	12,891	37.46	20.72
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	15,056	20,242	91,730	72,897	69,422	-25.62	1.04
Income (loss) before taxes	-55,096	3,765	670,068	551,535	337,037		
Applicable income taxes (credit)	-13,402	1,077	162,047	134,060	73,209		
Extraordinary items							
Income before undistributed income of subsidiaries	-41,694	2,688	508,021	417,475	263,828		
Equity in undistributed income of subsidiaries	139,632	230,928	733,050	278,954	443,582	-39.53	127.33
Bank subsidiaries	1,308	782	15,587	8,868	28,966	67.26	-77.55
Nonbank subsidiaries	138,324	230,146	717,463	270,086	414,616	-39.90	148.79
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	97,938	233,616	1,241,071	696,429	707,410	-58.08	68.04
Memoranda							
Bank net income	13,308	9,782	48,087	43,768	65,466	36.05	11.78
Nonbank net income	138,324	240,146	1,306,601	839,086	762,915	-42.40	148.79
Subsidiary holding companys' net income	0	0	0	0	0		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	278,034	3.56	362,357	5.34	488,792	5.94	405,736	362,237	-23.27	14.56
Common and preferred stock .....	278,034	3.56	362,357	5.34	488,792	5.94	405,736	362,237	-23.27	14.56
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	6,259,087	80.13	5,726,382	84.39	6,373,474	77.40	5,540,084	4,852,819	9.30	65.47
Common and preferred stock .....	6,259,087	80.13	5,726,382	84.39	6,373,474	77.40	5,540,084	4,852,819	9.30	65.47
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	161,658	2.07	0	0	205,689	2.50	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	807,798	10.34	383,302	5.65	919,101	11.16	201,219	5,321	110.75	9530.40
Cash and due from unrelated depository institution .....	5,611	0.07	5,611	0.08	5,649	0.07	5,714	336,370	0.00	-97.85
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	495		-100.00
Intangible assets .....	1,243	0.02	1,385	0.02	1,278	0.02	1,420	1,562	-10.25	-36.35
Other assets .....	234,408	3	224,455	3.31	236,256	2.87	258,734	247,153	4.43	66.58
Balance due from subsidiaries and related institutions .....	63,746	0.82	82,074	1.21	4,110	0.05	284,929	14,066	-22.33	
Total assets .....	7,811,585	100.00	6,785,566	100.00	8,234,349	100.00	6,697,836	5,820,023	15.12	76.03
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	1,636,487	20.95	992,823	14.63	1,635,978	19.87	992,517	707,590	64.83	131.82
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	811,609	10.39	837,470	12.34	831,715	10.10	795,347	691,949	-3.09	23.10
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	2,448,096	31.34	1,830,293	26.97	2,467,693	29.97	1,787,864	1,399,539	33.75	79.32
Equity Capital .....	5,363,489	68.66	4,955,273	73.03	5,766,656	70.03	4,909,972	4,420,484	8.24	74.57
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus .....	2,102,916	26.92	2,173,859	32.04	2,179,177	26.46	2,214,935	2,300,926	-3.26	-4.57
Retained earnings .....	3,721,177	47.64	2,837,241	41.81	3,679,928	44.69	2,655,495	2,161,049	31.15	248.84
Accumulated other comprehensive income .....	-460,605	-5.90	-55,828	-0.82	-92,450	-1.12	39,541	-41,492		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	7,811,585	100.00	6,785,566	100.00	8,234,349	100.00	6,697,836	5,820,023	15.12	76.03
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	63,746	0.82	82,074	1.21	4,110	0.05	284,929	14,066	-22.33	

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## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	7.12			19			23.42			15.02			17.27		
Bank net income / Average equity investment in banks .....	13.88			10.19			11.18			11.28			19.54		
Nonbank net income / Average equity investment in nonbanks .....	8.76			17.05			21.80			15.96			16.37		
Subsidiary HCs net income / Average equity investment in sub HCs .....															
Bank net income / Parent net income .....	13.59			4.19			3.87			6.28			9.25		
Nonbank net income / Parent net income .....	141.24			102.80			105.28			120.48			107.85		
Subsidiary holding companies' net income / Parent net income .....															
<b>Leverage</b>															
Total liabilities / Equity capital .....	45.64			36.94			42.79			36.41			31.66		
Total debt / Equity capital .....	30.51			20.04			28.37			20.21			16.01		
Total debt + notes payable to subs that issued TPS / Equity capital .....	30.51			20.04			28.37			20.21			16.01		
Total debt + Loans guaranteed for affiliate / Equity capital .....	31.70			21.69			28.44			26.02			16.33		
Total debt / Equity capital – excess over fair value .....	30.51			20.04			28.37			20.21			16.01		
Long-term debt / Equity capital .....	30.51			20.04			28.37			20.21			16.01		
Short-term debt / Equity capital .....	0			0			0			0			0		
Current portion of long-term debt / Equity capital .....	0			0			0			0			0		
Excess cost over fair value / Equity capital .....	0			0			0			0			0		
Long-term debt / Consolidated long-term debt .....	72.83			60			73.06			65.03			70.49		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	121.88			122.87			119			121.10			117.97		
Total investment in subs / Equity capital .....	121.88			122.87			119			121.10			117.97		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	3			1.21			0.88			1.49			1.12		
Equity investment in subs – equity cap / Net income-div (X) .....	6.94			1.55			1.07			2.08			1.53		
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	-37.61			32.24			196.87			180.63			129.29		
Cash from ops + noncash items + op expense / Op expense + dividend .....	233.05			250.60			240.64			247.92			165.08		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-57.34			355.54			335.61			75.60			103.48		
Pretax operating income + interest expense / Interest expense .....	-262.50			133.93			1,408.16			1,484.93			1,143.88		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-262.50			133.93			1,408.16			1,484.93			1,143.88		
Dividends + interest from subsidiaries / Interest expense + dividends .....	17.11			31.57			235.73			253.86			176.43		
Fees + other income from subsidiaries / Salary + other expenses .....	0			0			508.19			0			0		
Net income / Current part of long-term debt + preferred dividends (X) .....															
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	10.41			5.73			11.23			3.54			5.78		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	1.19			1.66			0.07			5.80			0.32		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	1.19			1.66			0.07			5.80			0.32		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	179.09			142.60			154.92			220.52			62.37		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	0			0			0			0			0		

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....				1,896.76			41.93			47.59			71.43		
Dividends declared / Net income .....	56.86			21.82			17.16			28.53			26.64		
Net income – dividends / Average equity .....	3.07			14.85			19.40			10.73			12.67		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	21.55			17.65			15.26			17.57			19.37		
Dividends from nonbank subsidiaries .....	0			19.61			276.60			286.41			184.83		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries .....	21.55			37.27			291.86			303.98			204.20		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	90.17			92.01			67.59			79.74			55.75		
Interest income from bank subsidiaries.....	0			0			0			0.53			6.09		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	90.17			92.01			67.59			80.27			61.84		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0			4.16			45.09			67.81			45.65		
Interest income from nonbank subsidiaries.....	0.09			0.25			0.09			0.15			0.08		
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			15.76			0			0		
Operating income from nonbank subsidiaries .....	0.09			4.41			60.94			67.96			45.74		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	-29.97			37.49			4.27			5.59			8.98		
Interest income from bank subsidiaries.....	0			0			0			0.04			0.98		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	-29.97			37.49			4.27			5.63			9.96		
Dividends from nonbank subsidiaries .....	0			41.65			77.34			91.12			85.69		
Interest income from nonbank subsidiaries.....	-0.31			2.51			0.16			0.20			0.16		
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			27.02			0			0		
Operating income from nonbank subsidiaries .....	-0.31			44.16			104.51			91.33			85.85		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt .....	0			0			0			0			0		